

Information to identify the case:

Debtor 1	<u>Andrew Lewis Johnson</u>	Social Security number or ITIN	xxx-xx-6224
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Marcel Lynette Johnson</u>	Social Security number or ITIN	xxx-xx-7891
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24144-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrew Lewis Johnson
aka Andrew Johnson

Marcel Lynette Johnson
aka Marcel Johnson

11/27/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Andrew Lewis Johnson
 Marcel Lynette Johnson
 Debtors

Case No. 17-24144-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db/jdb
 Andrew Lewis Johnson, Marcel Lynette Johnson, 32 Meadowlark Ln,
 Willingboro, NJ 08046-2108
 516935356 Abilene Regional Medical Cente, c/o Med. Data, 2120 15th Ave, Vero Beach, FL 32960-3436
 516935357 Amcol Cimbria/Vitrtua Health Mem, PO Box 21625, Columbia, SC 29221-1625
 516935358 Amcol Clmbia, 111 Lancewood Rd, Columbia, SC 29210-7523
 516935359 Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
 516935360 Apex Asset Management/Larchmont Imaging, 2501 Oregon Pike Ste 102,
 Lancaster, PA 17601-4890
 516935361 Apex Asset/Larchmont Imaging Associates, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 516935362 Ars Account Resolution, 1643 NW 136th Ave Ste 1, Sunrise, FL 33323-2857
 516935363 Ashro, 1112 7th Ave, Monroe, WI 53566-1364
 516935364 Budd Larner P.C., 150 John F Kennedy Pkwy, Short Hills, NJ 07078-2703
 516964458 Burlington Chiropratic, 321 W Broad St, Burlington, NJ 08016-1343
 516935365 Burlington County Board of Social Servic, 795 Woodlane Rd, Westampton, NJ 08060-3832
 516935366 +Camden County Board of Social Services, 600 Market St, Camden, NJ 08102-1255
 516935367 Central Finacial Ctrl/Hahnemann hosp, PO Box 66044, Anaheim, CA 92816-6044
 516935368 Central Financial Ctrl/Hahnemann Hosp, PO Box 66044, Anaheim, CA 92816-6044
 516935369 Central Finl Control, PO Box 66044, Anaheim, CA 92816-6044
 516935370 Central Finl Control/Hahnemann Hosp, PO Box 66044, Anaheim, CA 92816-6044
 516935371 Central Fnl ControlHahnemann U Hospital, PO Box 66044, Anaheim, CA 92816-6044
 516935372 County Of Camden, 520 Market St, Camden, NJ 08102-1300
 516935373 County of Middlesex, County Admin Building, 75 Bayard St, New Brunswick, NJ 08901-2112
 516964459 Diagnositcs Pathology Consultants, 520 E 22nd St, Lombard, IL 60148-6110
 516964460 Drexel Medicine, PO Box 95000-1030, Phila, PA 19195
 516935376 ECMC/Capital ON Retail Srvs, PO Box 30258, Salt Lake City, UT 84130-0258
 516935377 Emerg Phys Svcs of Nj P.A., c/o ARs Account Resolution, PO Box 459079,
 Sunrise, FL 33345-9079
 516964461 Emergency Phys Svcs of NJ Pa, PO Box 740021, Cincinnati, OH 45274-0021
 516964462 Emergency Phys Svcs of NJ Pa, 3585 Ridge Park Dr, Akron, OH 44333-8203
 516935378 Essex County Board of Social Services, 18 Rector St Fl 9, Newark, NJ 07102-4512
 516935380 Hahnemann Hospital, c/o Central Fincial Control, PO Box 66044, Anaheim, CA 92816-6044
 516935381 Hahnemann Hospital, c/o Central Financial Control, PO Box 66044, Anaheim, CA 92816-6044
 516935382 Hahnemann University Hospital, c/o Central Finl Control, PO Box 66044,
 Anaheim, CA 92816-6044
 516964463 Healthcare Recovery Group, PO Box 5406, Cincinnati, OH 45273-7942
 516935384 KML Law Grop, 701 Market St, Philadelphia, PA 19106-1538
 516935385 Larchmont Imaging Associates, c/o Apex Assets, 2501 Oregon Pike,
 Lancaster, PA 17601-4890
 516964464 Larchmont Imaging Associates LLC, PO Box 448, Hainesport, NJ 08036-0448
 516935386 Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436
 516935387 Midand Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
 516964465 Midland Mortgage, PO Box 790067, Saint Louis, MO 63179-0067
 516935388 Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 516935389 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 516935391 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)
 516935390 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 516935392 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
 516935394 Transworld System/Che of Nj, PO Box 15630, Wilmington, DE 19850-5630
 516935395 USCB Corp, PO Box 75, Archbald, PA 18403-0075
 516935396 Uscb Corporation, 101 Harrison St, Archbald, PA 18403-1961
 516935397 Zurbrugg Hospital, Riverside, NJ 08075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 27 2017 22:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 27 2017 22:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516935363 EDI: CBS7AVE Nov 27 2017 22:23:00 Ashro, 1112 7th Ave, Monroe, WI 53566-1364
 516935374 E-mail/Text: bankruptcy@cunj.org Nov 27 2017 22:40:31 Credit union of New Jersey,
 1301 Parkway Ave, Ewing, NJ 08628-3010
 516935375 +EDI: ECMC.COM Nov 27 2017 22:23:00 Ecmc, 111 Washington Ave S Ste,
 Minneapolis, MN 55401-6800
 516935379 EDI: FORD.COM Nov 27 2017 22:23:00 Ford Motor Credit, PO Box 6248,
 Dearborn, MI 48121-6248
 516935383 EDI: IRS.COM Nov 27 2017 22:23:00 IRS, 955 S Springfield Ave Bldg A,
 Springfield, NJ 07081-3570
 516935389 EDI: CBS7AVE Nov 27 2017 22:23:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 516935390 EDI: CBS7AVE Nov 27 2017 22:23:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 516935392 EDI: CBS7AVE Nov 27 2017 22:23:00 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Nov 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516935393 E-mail/Text: bankruptcydepartment@tsico.com Nov 27 2017 22:41:16 Transworld Sys Inc/51,
PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
J. Todd Murphy on behalf of Debtor Andrew Lewis Johnson tmurphy@toddmurphyllaw.com,
tmurphyecfmail@gmail.com;ejacobson26@gmail.com;G7187@notify.cincompass.com
J. Todd Murphy on behalf of Joint Debtor Marcel Lynette Johnson tmurphy@toddmurphyllaw.com,
tmurphyecfmail@gmail.com;ejacobson26@gmail.com;G7187@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6